Case 10-62375-abf7 Doc 1 Filed 09/28/10 Entered 09/28/10 14:02:16 Desc Main Document Page 1 of 54

B1 (Official	Form 1)(4/	10)				001	., .,	-90 I O	. • .			
			United Wes		S Bankı District o			t 			Vo	luntary Petition
	ebtor (if ind Lonnie J	ividual, ent	er Last, First,	Middle):				e of Joint Do artor, San	ebtor (Spouse dra L	e) (Last, First	, Middle):	
(include man		n, and trade	or in the last a names):	8 years			All C	Other Names ade married,	used by the 3, maiden, and	Joint Debtor trade names	in the last ):	8 years
xxx-xx-7	7063		vidual-Taxpa Street, City, a			Complete :	хх	x-xx-377	all)			.D. (ITIN) No./Complete EIN
3962 Hw Hartville	vy 38	r (110. unu	oucet, eny, t	ina State)	_	ZIP Cod <b>65667</b>	39 Ha	62 Hwy 3 ertville, M	8	. (170. ma 51	reet, erry,	ZIP Code <b>65667</b>
Wright	County of Residence or of the Principal Place of Business:					w	right	ence or of the	•		iness:	
Mailing Add	dress of Deb	otor (if diffe	rent from str	eet addres	ss):			ng Address	of Joint Debt	tor (if differe	nt from str	,
					Г	ZIP Cod	le					ZIP Code
Location of (if different			siness Debtor ve):				-					
Type of Debtor (Form of Organization) (Check one box)  Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.  □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities, check this box and state type of entity below.)			Sing in 1 Rail Stoo	(Check Ith Care Bu gle Asset Re 1 U.S.C. § 1 O.S.C. § 1 coad ekbroker mmodity Bro uring Bank er  Tax-Exe (Check box tor is a tax-	eal Estate (101 (51B))  Oker  mpt Entite, if applicate exempt or	as defined  y ble) eganization	define	the 1 ter 7 ter 9 ter 11 ter 12	Petition is F	hapter 15 If a Foreign hapter 15 If a Foreign hapter 15 If a Foreign e of Debts k one box)	Petition for Recognition Main Proceeding Petition for Recognition Nonmain Proceeding	
	Fil	ling Fee (C	heck one box	Cod	er Title 26 ( e (the Inter	nal Reven	ue Code).		onal, family, or		rpose."	
attach sign debtor is a Form 3A.	g Fee attached e to be paid ir ned application unable to pay e waiver reque	installments on for the cou fee except in	(applicable to urt's considerati n installments. able to chapter urt's considerati	individual ion certifyi Rule 1006( 7 individu	ng that the (b). See Officals only). Mu	Check	Debtor is not k if: Debtor's ag are less than k all applicab A plan is be Acceptances	gregate nonco \$2,343,300 ( le boxes: ing filed with s of the plan v	s debtor as definess debtor as ontingent liquid.  (amount subject)  this petition.	ned in 11 U.S. defined in 11 V ated debts (ext to adjustment	C. § 101(51) U.S.C. § 101 cluding debt t on 4/01/13	
Debtor e	estimates that estimates that	t funds will it, after any	ation be available exempt prop for distributi	erty is ex	cluded and	administra		ses paid,		THIS	S SPACE IS	FOR COURT USE ONLY
Estimated N  1- 49	Tumber of C 50- 99	reditors  100- 199	200-	1,000- 5,000	5,001- 10,000	10,001- 25,000	□ 25,001- 50,000	50,001- 100,000	OVER 100,000			
Estimated A \$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,000 to \$100 million	1 \$100,000,00 to \$500 million	\$500,000,001 to \$1 billion				
Estimated L.  \$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,000 to \$100 million	1 \$100,000,00 to \$500 million	5500,000,001 to \$1 billion				

Case 10-62375-abf7 Doc 1 Filed 09/28/10 Entered 09/28/10 14:02:16 Desc Main Document Page 2 of 54

B1 (Official Form 1)(4/10) Page 2 Name of Debtor(s): Voluntary Petition Sartor, Lonnie J (This page must be completed and filed in every case) Sartor, Sandra L All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Location Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. Signature of Attorney for Debtor(s) (Date) Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ■ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

B1 (Official Form 1)(4/10) Document Page 3 of 54

#### **Voluntary Petition**

(This page must be completed and filed in every case)

#### Signatures

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

#### X /s/ Lonnie J Sartor

Signature of Debtor Lonnie J Sartor

#### X /s/ Sandra L Sartor

Signature of Joint Debtor Sandra L Sartor

Telephone Number (If not represented by attorney)

#### **September 28, 2010**

Date

#### Signature of Attorney\*

#### X /s/ Patrick W. Rodery

Signature of Attorney for Debtor(s)

#### Patrick W. Rodery 44501

Printed Name of Attorney for Debtor(s)

#### Law Office of Patrick W. Rodery

Firm Name

100 North Union Mountain Grove, MO 65711

Address

#### Email: prmg@getgoin.net

417-926-3440 Fax: 417-926-4064

Telephone Number

#### September 28, 2010

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

Name of Debtor(s):

Sartor, Lonnie J Sartor, Sandra L

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

X

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Case 10-62375-abf7 Doc 1 Filed 09/28/10 Entered 09/28/10 14:02:16 Desc Main Document Page 4 of 54

## United States Bankruptcy Court Western District of Missouri

In re	Lonnie J Sartor Sandra L Sartor		Case No.	
111 10	Salidia E Salidi	Debtor(s)	Chapter	7
	DISCLOSURE OF COMP	ENSATION OF ATTOR	RNEY FOR DI	EBTOR(S)
cc	ursuant to 11 U.S.C. § 329(a) and Bankruptcy ompensation paid to me within one year before the erendered on behalf of the debtor(s) in contemplation	filing of the petition in bankruptcy	, or agreed to be pai	id to me, for services rendered or to
	For legal services, I have agreed to accept			1,000.00
	Prior to the filing of this statement I have received			1,000.00
	Balance Due			0.00
2. Th	he source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
3. Tl	he source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
<b>4</b> . ■	I have not agreed to share the above-disclosed con	mpensation with any other person	unless they are mem	bers and associates of my law firm.
	I have agreed to share the above-disclosed compe copy of the agreement, together with a list of the			
5. Ir	n return for the above-disclosed fee, I have agreed to	render legal service for all aspects	s of the bankruptcy o	case, including:
b. c.	Analysis of the debtor's financial situation, and repreparation and filing of any petition, schedules, sepresentation of the debtor at the meeting of cred [Other provisions as needed]	tatement of affairs and plan which	may be required;	
6. B <u>y</u>	y agreement with the debtor(s), the above-disclosed Representation of the debtors in any other adversary proceeding.			es, relief from stay actions or
	Negotiations with secured creditors to reaffirmation agreements and applica 522(f)(2)(A) for avoidance of liens on liens	tions as needed; preparation		
		CERTIFICATION		
	certify that the foregoing is a complete statement of nkruptcy proceeding.	any agreement or arrangement for	payment to me for re	epresentation of the debtor(s) in
Dated:	September 28, 2010	/s/ Patrick W. Roo		
		Patrick W. Roder Law Office of Pat		
		100 North Union	ilok W. Rouely	
		Mountain Grove,		
		417-926-3440 Fa prmg@getgoin.ne		

Account Resolution Corp 17600 Chesterfield Airport Suite 201 Chesterfield MO 63005

AFNI, Inc. P.O. Box 3097 Bloomington IL 61702

Alltel P.O. Box 9001905 Louisville KY 40290-1905

Arrow Financial Services LLC 5996 Touhy Ave Niles IL 60714

Asset Acceptance LLC P.O. Box 2036 Warren MI 48090-2036

Bank of America P.O. Box 17054 Wilmington DE 19886-5019

Bank of America P.O. Box 650260 Dallas TX 75265-0260

Bank of America P.O. Box 1390 Norfolk VA 23501

Berlin Wheeler P.O. Box 463 Jefferson City MO 65101

CashNetUSA 200 W Jackson Blvd, 4th Floor Chicago IL 60606-6941

Centurytel
P.O. Box 4300
Carol Stream IL 60197-4300

Consumer Adjustment Company 12855 Tesson Ferry Rd Ste 200 Saint Louis MO 63128-2912

Credit Collection Services Two Wells Avenue , Dept 773 Newton Center MA 02459

Credit Receivables PO Box 3202 Charleston WV 25332-3202

Dell Financial Services 1 Dell Way PS2DF-22 Round Rock TX 78682

Evans & Greene, LLP P.O. Box 10545 Springfield MO 65808-0545

Farmers Produce Exchange PO Box 4 Grovespring MO 65662

GE Capital/Home Design PO Box 981439 El Paso TX 79998

GEMB/MTD Power Card PO Box 981439 El Paso TX 79998

Hartville Feed 135 E Rolla Hartville MO 65667

Hoover Music 440 South Jefferson Springfield MO 65806

HSBC P.O. Box 4155 Carol Stream IL 60197-4155 HSBC Kawasaki PO Box 5253 Carol Stream IL 60197

Ike & Judy Arnall
6115 Hwy Z
Hartville MO 65667

Jerry Reed P.O. Box 187 Norwood MO 65717

LabCorp P.O. Box 2240 Burlington NC 27216-2240

LVNV Funding P.O. Box 10497 Greenville SC 29603

Missouri Title Loan 610 North Main Mountain Grove MO 65711

NCO Fin/55 P.O. Box 13570 Philadelphia PA 19101

Northside Tire & Wheel, Inc 2200 N Main Mountain Grove MO 65711

Ozarks Medical Center P.O. Box 1100 West Plains MO 65775

Palmaris Imaging LLC P.O. Box 66971 Dept M Saint Louis MO 63166

Richard Brothers Feed PO Box 866 Mountain Grove MO 65711 Robinson Reagan & Young LLC 260 Cumberland Bend Nashville TN 37228-1804

Security Finance 126 E. 1st St Mountain Grove MO 65711

Security Finance Corp PO Box 3146 Spartanburg SC 29304

TCMH Clinic Billing P.O. Box 109 Houston MO 65483

Texas County Memorial Hospital 1333 S. Sam Houston Blvd Houston MO 65483

Webbank/DFS 12234 N I H 35 Bldg B Austin TX 78753-1705

World Acceptance Corp PO Box 6429 Greenville SC 29606

World Finance Corporation 923 N Main St Mountain Grove MO 65711

Wright County Associate Court P.O. Box 58 Hartville MO 65667

Wright County Associate Court Case No. 10WR-AC00181 P.O. Box 39 Hartville MO 65667

Wright County Circuit Court Case No. 08WI-CV00394 P.O. Box 39 Hartville MO 65667 Case 10-62375-abf7 Doc 1 Filed 09/28/10 Entered 09/28/10 14:02:16 Desc Main Document Page 9 of 54

Wright County Collector PO Box 58 Hartville MO 65667

Case 10-62375-abf7 Doc 1 Filed 09/28/10 Entered 09/28/10 14:02:16 Desc Main Document Page 10 of 54

## **United States Bankruptcy Court** Western District of Missouri

In re	Lonnie J Sartor Sandra L Sartor		Case No.	
		Debtor(s)	Chapter	7
		VERIFICATION OF MAILING MAT	RIX	

The above-named Debtor(s) hereby verifies that the attached list of creditors is true and correct to the best of my knowledge and includes the name and address of my ex-spouse (if any).

Date:	September 28, 2010	/s/ Lonnie J Sartor	
		Lonnie J Sartor	
		Signature of Debtor	
Date:	September 28, 2010	/s/ Sandra L Sartor	
		Sandra L Sartor	
		Signature of Debtor	

Case 10-62375-abf7 Doc 1 Filed 09/28/10 Entered 09/28/10 14:02:16 Desc Main Document Page 11 of 54

B6 Summary (Official Form 6 - Summary) (12/07)

### United States Bankruptcy Court Western District of Missouri

In re	Lonnie J Sartor, Sandra L Sartor		Case No.	
-		Debtors	Chapter	7

#### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	4	27,540.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		60,619.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	7		104,716.73	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			1,783.08
J - Current Expenditures of Individual Debtor(s)	Yes	2			1,783.00
Total Number of Sheets of ALL Schedu	ıles	21			
	T	otal Assets	27,540.00		
			Total Liabilities	165,335.73	

Case 10-62375-abf7 Doc 1 Filed 09/28/10 Entered 09/28/10 14:02:16 Desc Main Document Page 12 of 54

Form 6 - Statistical Summary (12/07)

## United States Bankruptcy Court Western District of Missouri

Western Distric	t of Missouri		
Lonnie J Sartor, Sandra L Sartor		Case No.	
	Debtors	Chapter	7
STATISTICAL SUMMARY OF CERTAIN LI  f you are an individual debtor whose debts are primarily consumer decase under chapter 7, 11 or 13, you must report all information requ  Check this box if you are an individual debtor whose debts are report any information here.  This information is for statistical purposes only under 28 U.S.C.	ebts, as defined in § tested below.  NOT primarily cons	101(8) of the Bankruptcy Co	ode (11 U.S.C.§ 101(8)),
Summarize the following types of liabilities, as reported in the Sc  Type of Liability		nem.	
Domestic Support Obligations (from Schedule E)			
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)			
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)			
Student Loan Obligations (from Schedule F)			
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E			
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)			
TOTAL			
State the following:			
Average Income (from Schedule I, Line 16)			
Average Expenses (from Schedule J, Line 18)			
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)			
State the following:			
1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column			
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column			
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column			
4. Total from Schedule F			
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)			

Case 10-62375-abf7 Doc 1 Filed 09/28/10 Entered 09/28/10 14:02:16 Desc Main Document Page 13 of 54

B6A (Official Form 6A) (12/07)

In re	Lonnie J Sartor,	Case No.
	Sandra L Sartor	

Debtors

#### SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property

Nature of Debtor's Interest in Property Husband, Wife, Joint, or Community Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption

Amount of Secured Claim

None

Sub-Total > **0.00** (Total of this page)

Total > **0.00** 

(Report also on Summary of Schedules)

Case 10-62375-abf7 Doc 1 Filed 09/28/10 Entered 09/28/10 14:02:16 Desc Main Document Page 14 of 54

B6B (Official Form 6B) (12/07)

In re	Lonnie J Sartor,	Case No.
	Sandra L Sartor	

Debtors

#### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	Х			
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Progressive Ozark Bank, Hartville, MO (under garnishment)	J	260.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, including audio, video, and computer equipment.		couch, recliner, 2 beds, 3 tvs, kitchen table/chairs, refrigerator, washer/dryer, 3 bookshelves, entertainment stand, dvd/vcr player	J	500.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		reading books (kids and adult), 70 cds, family pictures, dvds, vhs tapes	J	200.00
6.	Wearing apparel.		clothing, coats, shoes	J	100.00
7.	Furs and jewelry.		wedding rings	J	80.00
			class ring	J	50.00
8.	Firearms and sports, photographic,		digital camera	J	50.00
	and other hobby equipment.		4 saddles	J	200.00
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issuer.	X			
			(Total	Sub-Total of this page)	al > 1,440.00

**3** continuation sheets attached to the Schedule of Personal Property

Case 10-62375-abf7 Doc 1 Filed 09/28/10 Entered 09/28/10 14:02:16 Desc Main Document Page 15 of 54

 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In	re Lonnie J Sartor, Sandra L Sartor			Case No	
	•	SCHE	Debtors  DULE B - PERSONAL PROPER'  (Continuation Sheet)	ТҮ	
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	х			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	DFA	Base Capital	J	Unknown
4.	Interests in partnerships or joint ventures. Itemize.	X			
5.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
6.	Accounts receivable.	X			
7.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
8.	Other liquidated debts owed to debtor including tax refunds. Give particulars.				
9.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
!1.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			

Sheet <u>1</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

0.00

Sub-Total >

(Total of this page)

Case 10-62375-abf7 Doc 1 Filed 09/28/10 Entered 09/28/10 14:02:16 Desc Main Document Page 16 of 54

 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Lonnie J Sartor,
	Sandra L Sartor

#### Debtors

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemptio
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and	20	04 GMC Sierra	J	4,000.00
other vehicles and accessories.	20	00 Chevy 4 x 4	J	1,000.00
	19	99 Kawasaki Prairie 4 wheeler (doesn't run)	J	250.00
	20	ft 1992 Compro stock trailer	J	1,500.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	qu Bo Sy Ne	opaloosa stud horse, 2 appaloosa mares, parter-horse mare, grade mare, 6 registered order Collies, White 2-110 cab tractor, Farm extems 4X4 loader tractor, Vermeer round bale w Holland 489 haybine, Ford side delivery ra ord brushog, Ford finish mower	J er, ke,	19,200.00
34. Farm supplies, chemicals, and feed.	X			
			Sub-Total of this page)	al > 25,950.00

Sheet **2** of **3** continuation sheets attached to the Schedule of Personal Property

Case 10-62375-abf7 Doc 1 Filed 09/28/10 Entered 09/28/10 14:02:16 Desc Main Document Page 17 of 54

**B6B** (Official Form 6B) (12/07) - Cont.

In re	Lonnie J Sartor,	Case No.
_	Sandra L Sartor	,
	•	7

Debtors

#### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
------------------	------------------	--------------------------------------	---	---

35. Other personal property of any kind not already listed. Itemize.

lawn mower, weed eater

J

150.00

| Sub-Total > 150.00 | | (Total of this page) | Total > 27,540.00 |

Sheet  $\underline{\ \ 3\ }$  of  $\underline{\ \ 3\ }$  continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

Case 10-62375-abf7 Doc 1 Filed 09/28/10 Entered 09/28/10 14:02:16 Desc Main Document Page 18 of 54

B6C (Official Form 6C) (4/10)

In re	Lonnie J Sartor,	Case No.
	Sandra L Sartor	

Debtors

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$146,450. (Amount subject to adjustment on 4/1/13, and every three years thereafted
☐ 11 U.S.C. §522(b)(2)	with respect to cases commenced on or after the date of adjustment.)
■ 11 U.S.C. §522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Checking, Savings, or Other Financial Accounts, Or Progressive Ozark Bank, Hartville, MO (under garnishment)	Certificates of Deposit RSMo § 513.430.1(3)	260.00	260.00
Household Goods and Furnishings couch, recliner, 2 beds, 3 tvs, kitchen table/chairs, refrigerator, washer/dryer, 3 bookshelves, entertainment stand, dvd/vcr player	RSMo § 513.430.1(1)	500.00	500.00
Books, Pictures and Other Art Objects; Collectible reading books (kids and adult), 70 cds, family pictures, dvds, vhs tapes	e <u>s</u> RSMo § 513.430.1(1)	200.00	200.00
Wearing Apparel clothing, coats, shoes	RSMo § 513.430.1(1)	100.00	100.00
<u>Furs and Jewelry</u> wedding rings	RSMo § 513.430.1(2)	80.00	80.00
class ring	RSMo § 513.430.1(2)	50.00	50.00
Firearms and Sports, Photographic and Other Hob digital camera	oby Equipment RSMo § 513.430.1(3)	50.00	50.00
4 saddles	RSMo § 513.430.1(1)	200.00	200.00
Automobiles, Trucks, Trailers, and Other Vehicles 2004 GMC Sierra	RSMo § 513.430.1(5)	4,000.00	4,000.00
2000 Chevy 4 x 4	RSMo § 513.430.1(5)	381.00	1,000.00
1999 Kawasaki Prairie 4 wheeler (doesn't run)	RSMo § 513.430.1(3)	250.00	250.00
20 ft 1992 Compro stock trailer	RSMo § 513.430.1(3) RSMo § 513.440	640.00 860.00	1,500.00
Other Personal Property of Any Kind Not Already lawn mower, weed eater	<u>Listed</u> RSMo § 513.430.1(1)	150.00	150.00

Total:	7.721.00	8.340.00

Case 10-62375-abf7 Doc 1 Filed 09/28/10 Entered 09/28/10 14:02:16 Desc Main Document Page 19 of 54

B6D (Official Form 6D) (12/07)

In re	Lonnie J Sartor,
	Sandra L Sartor

Debtors

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

	_	_				_		
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H W J C	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED,  NATURE OF LIEN, AND  DESCRIPTION AND VALUE  OF PROPERTY  SUBJECT TO LIEN	CONTINGEN	UNLLQULDA	S P U T E	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.	1	П	5/2009	1 T	T E	1 1		
Jerry Reed P.O. Box 187 Norwood, MO 65717		J	UCC Financing Statement at Missouri Sec of State Appaloosa stud horse, 2 appaloosa mares, quarter-horse mare, grade mare, 6 registered Border Collies, White 2-110 cab tractor, Farm Systems 4X4 loader tractor, Vermeer round baler, New  Value \$ 19,200.00		D		60,000.00	40,800.00
Account No.	T	Т	4/2010	П		П	·	,
Missouri Title Loan 610 North Main Mountain Grove, MO 65711		н	Lien on title 2000 Chevy 4 x 4  Value \$ 1,000.00				619.00	0.00
Account No.	⊢	$\vdash$	Value \$ 1,000.00	Н		Н	019.00	0.00
Account No.			Value \$	-				
Account No.								
			Value \$					
continuation sheets attached	Subtotal (Total of this page)				60,619.00	40,800.00		
			(Report on Summary of Sc	_	ota ule		60,619.00	40,800.00

Case 10-62375-abf7 Doc 1 Filed 09/28/10 Entered 09/28/10 14:02:16 Desc Main Document Page 20 of 54

B6E (Official Form 6E) (4/10)

•			
In re	Lonnie J Sartor,	Case No.	
	Sandra L Sartor		
-		Debtors	

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the eled

"To liste also pric	lumn labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "You may need to place an "X" in more than one of these three columns.)  Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.  Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to prioritied on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total on the Statistical Summary of Certain Liabilities and Related Data.  Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to ority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this all also on the Statistical Summary of Certain Liabilities and Related Data.
	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TY	YPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic support obligations  Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case  Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of stee or the order for relief. 11 U.S.C. § 507(a)(3).
rep	Wages, salaries, and commissions  Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales presentatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever curred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of businessichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
_	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals  Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not livered or provided. 11 U.S.C. § 507(a)(7).
_	Taxes and certain other debts owed to governmental units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to maintain the capital of an insured depository institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federa serve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
	Claims for death or personal injury while debtor was intoxicated  Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or other substance. 11 U.S.C. § 507(a)(10).

<sup>\*</sup> Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case 10-62375-abf7 Doc 1 Filed 09/28/10 Entered 09/28/10 14:02:16 Desc Main Document Page 21 of 54

B6E (Official Form 6E) (4/10) - Cont.

In re	Lonnie J Sartor,	Case No.
	Sandra L Sartor	
-		Dobtors,

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts
Owed to Governmental Units

TYPE OF PRIORITY CODEBTOR Husband, Wife, Joint, or Community AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CREDITOR'S NAME, NL I QUI DATED ONTINGENT SPUTED AND MAILING ADDRESS Н DATE CLAIM WAS INCURRED AMOUNT INCLUDING ZIP CODE, W AND CONSIDERATION FOR CLAIM OF CLAIM C AMOUNT ENTITLED TO PRIORITY AND ACCOUNT NUMBER (See instructions.) 2005-2009 Account No. **Personal Property Taxes** Wright County Collector Unknown PO Box 58 Hartville, MO 65667 J Unknown 0.00 Account No. Account No. Account No. Account No. Subtotal 0.00 Sheet <u>1</u> of <u>1</u> continuation sheets attached to (Total of this page) Schedule of Creditors Holding Unsecured Priority Claims 0.00 0.00 0.00 (Report on Summary of Schedules) 0.00 0.00 Case 10-62375-abf7 Doc 1 Filed 09/28/10 Entered 09/28/10 14:02:16 Desc Main Document Page 22 of 54

B6F (Official Form 6F) (12/07)

In re	Lonnie J Sartor, Sandra L Sartor		Case No	
_		Debtors	,	

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

-	C O D E B T O	1		10		_	1
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)		Hu H W J C	CONSIDERATION FOR CLAIM. IF CLAIM	CONTINGEN		SPUT	AMOUNT OF CLAIM
Account No. xx2497			01-2008 cell phone bill	T	DATED		
Alltel P.O. Box 9001905 Louisville, KY 40290-1905		J	cen priorie bin		D		162.00
Account No. <b>xxxx-xxxx-xxxx-8777</b>			2008				
Bank of America P.O. Box 17054 Wilmington, DE 19886-5019		J	credit card				3,998.00
Account No. xxxx2862	╁		2008				,
Bank of America P.O. Box 650260 Dallas, TX 75265-0260		J	credit card				
							14,932.00
Account No. xxxxxxxx9582  Bank of America P.O. Box 1390 Norfolk, VA 23501		J	2008 credit card				5,800.00
			(Total of	Subt			24,892.00

Case 10-62375-abf7 Doc 1 Filed 09/28/10 Entered 09/28/10 14:02:16 Desc Main Document Page 23 of 54

B6F (Official Form 6F) (12/07) - Cont.

In re	Lonnie J Sartor,	Case I	No
	Sandra L Sartor	_	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER	C O D E B T O R	J H	CONSIDERATION FOR CLAIM. IF CLAIM	CONTIN	UNLLQU	DISPUT	AMOUNT OF CLAIM
(See instructions above.)  Account No. <b>xxxx3455</b>	R	С	IS SUBJECT TO SETOFF, SO STATE.  8-11-10	N G E N T	DATED	D	
CashNetUSA 200 W Jackson Blvd, 4th Floor Chicago, IL 60606-6941		J	personal loan		D		352.50
Account No. x5931  Centurytel P.O. Box 4300 Carol Stream, IL 60197-4300		J	2009 telephone bill				400.00
Account No. xxxxxxxx2524  Credit Receivables PO Box 3202 Charleston, WV 25332-3202	-	J	2009 Airgas Mid America				1,140.00
Account No. xxxxxxxxxxxxxx3960  Dell Financial Services 1 Dell Way PS2DF-22 Round Rock, TX 78682		J	2004 credit card				2,431.00
Account No. xxx9825  Farmers Produce Exchange PO Box 4 Grovespring, MO 65662		J	2009 fertilizer bill				1,146.17
Sheet no. <u>1</u> of <u>6</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t	Sub his			5,538.67

Case 10-62375-abf7 Doc 1 Filed 09/28/10 Entered 09/28/10 14:02:16 Desc Main Document Page 24 of 54

B6F (Official Form 6F) (12/07) - Cont.

In re	Lonnie J Sartor,	Case I	No
	Sandra L Sartor	_	

CREDITOR'S NAME,	C	Нι	sband, Wife, Joint, or Community	C	Ü	Þ	,	
MAILING ADDRESS	CODEBTOR	н	DATE CLAIM WAS INCUIDED AND	CONT	Ľ	D I S P U T I	:	
INCLUDING ZIP CODE,	B	W	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM	1	Q	Įυ	ا	
AND ACCOUNT NUMBER	T	C	IS SUBJECT TO SETOFF, SO STATE.	N G				AMOUNT OF CLAIM
(See instructions above.)	R	١		N G E N	D	þ	,	
Account No. xxxxxxxx2138			2009	1 T	T		Г	
	1		credit card	L	Ë D		╛	
GE Capital/Home Design								
PO Box 981439		J						
El Paso, TX 79998								
<b>_</b>								
								1,000.00
	↓_	L		$oldsymbol{\perp}$	╙	╄	$\bot$	
Account No. xxxxxxxx5432			2001					
			credit card					
GEMB/MTD Power Card		١.						
PO Box 981439		J						
El Paso, TX 79998								
								2,139.00
Account No. xxxx-xxx0394		$\vdash$	06-2010	+	┢	+	+	
recount ito. AAAA AAAOOOT	1		feed bill					
Hartville Feed			1000 0					
135 E Rolla		J						
Hartville, MO 65667		ľ						
Hartville, MO 03007								
								45 226 00
				丄	L		$\perp$	15,236.00
Account No.			2010					
			clarinet rent					
Hoover Music								
440 South Jefferson		J						
Springfield, MO 65806								
								Unknown
Account No. xxxx5598	İ	T	2007	$\top$	T	T	$\dagger$	
	1		credit card					
НЅВС								
P.O. Box 4155		J						
Carol Stream, IL 60197-4155								
	1							5,142.00
				丄	$\bot$		+	
Sheet no. <b>2</b> of <b>6</b> sheets attached to Schedule of				Subt				23,517.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	e)	, I	23,317.00

Case 10-62375-abf7 Doc 1 Filed 09/28/10 Entered 09/28/10 14:02:16 Desc Main Document Page 25 of 54

B6F (Official Form 6F) (12/07) - Cont.

In re	Lonnie J Sartor,	Case No	
	Sandra L Sartor		

CREDITOR'S NAME,	Ç	Hu	sband, Wife, Joint, or Community	Ç	U	P	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIGUIDATED	SPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxxxxx9818			2004	] ⊤	T		
HSBC Kawasaki PO Box 5253 Carol Stream, IL 60197		J	credit card		D		4,615.00
Account No. xxxx-xxx0181			6-7-2010				
Ike & Judy Arnall 6115 Hwy Z Hartville, MO 65667		J	back rent				1,200.00
Account No.			09-12-08				
LabCorp P.O. Box 2240 Burlington, NC 27216-2240		J	medical bill				82.00
Account No. xxxxxxxxxxxx1645			2009				
LVNV Funding P.O. Box 10497 Greenville, SC 29603		J	GE Capital WCI Frigidare				1,955.00
Account No. various			2008-2009				
Northside Tire & Wheel, Inc 2200 N Main Mountain Grove, MO 65711		J	tire service				784.56
Sheet no. <b>3</b> of <b>6</b> sheets attached to Schedule of			2	Sub	tota	1	9 636 56
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	e)	8,636.56

Case 10-62375-abf7 Doc 1 Filed 09/28/10 Entered 09/28/10 14:02:16 Desc Main Document Page 26 of 54

B6F (Official Form 6F) (12/07) - Cont.

In re	Lonnie J Sartor,	Case No.
	Sandra L Sartor	<u>.</u>

				_			
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)  Account No. xxxxxxx/xxxxx2211	C O D E B T O R	Hu H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	ON-DAHED	D I S P U T E D	AMOUNT OF CLAIM
Account No. AAAAAAAAAAAAAAA	ł		medical bill		E D		
Ozarks Medical Center P.O. Box 1100 West Plains, MO 65775		J					648.50
Account No. xxxxxx/xx0647	┢		06-2004	<u> </u>	$\vdash$	H	
Palmaris Imaging LLC P.O. Box 66971 Dept M Saint Louis, MO 63166		J	medical bill				
							215.00
Account No.  Richard Brothers Feed PO Box 866 Mountain Grove, MO 65711		J	2006-2009 feed bill				30,000.00
Account No. xxxxx1461			2010				
Security Finance 126 E. 1st St Mountain Grove, MO 65711		J	personal loans				1,010.00
Account No. xxxxx1461	T		02-2010		Г		
Security Finance Corp PO Box 3146 Spartanburg, SC 29304		J	personal loan				285.00
Sheet no. 4 of 6 sheets attached to Schedule of				Subt			32,158.50
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	32,130.30

Case 10-62375-abf7 Doc 1 Filed 09/28/10 Entered 09/28/10 14:02:16 Desc Main Document Page 27 of 54

B6F (Official Form 6F) (12/07) - Cont.

In re	Lonnie J Sartor,	Case No.
	Sandra L Sartor	

CDED ITTO DIG MANGE	С	Н	usband, Wife, Joint, or Community	To	<u> </u>	υT	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J	DATE CLAIM WAS INCUIDED AND		N   U G   I	ъΙ	I S P U T E D	AMOUNT OF CLAIM
Account No. xxxxxx3598			2009	٦		A   T   E   D		
TCMH Clinic Billing P.O. Box 109 Houston, MO 65483		J	medical bill	_		2		205.00
Account No. xxxxxxx/xxxxxxx/xxxx1031			2008		T	T		
Texas County Memorial Hospital 1333 S. Sam Houston Blvd Houston, MO 65483		J	medical bills					3,174.00
Account No.	╁	╁	ambulance bill	+	+	$\dashv$	$\dashv$	,
Texas County Memorial Hospital 1333 S. Sam Houston Blvd Houston, MO 65483		J						Unknown
Account No. xxxxxxxxx2465	T		12-2004	T	T	T	$\exists$	
Webbank/DFS 12234 N I H 35 Bldg B Austin, TX 78753-1705		J	personal loan					2,431.00
Account No. xxxxxxxxxxxxxxxx1901	1	T	03-2010	$\dagger$	$\dagger$	7	$\dashv$	
World Acceptance Corp PO Box 6429 Greenville, SC 29606		J	creidt card					1,487.00
Sheet no. <u>5</u> of <u>6</u> sheets attached to Schedule of				Sul			- 1	7,297.00
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	s pa	age	e)	1

Case 10-62375-abf7 Doc 1 Filed 09/28/10 Entered 09/28/10 14:02:16 Desc Main Document Page 28 of 54

B6F (Official Form 6F) (12/07) - Cont.

In re	Lonnie J Sartor,	Case No.
	Sandra L Sartor	

	1.			T_	1	1-	1
CREDITOR'S NAME,		Hu	sband, Wife, Joint, or Community	10	I N	۱۲	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	A A A A	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	LIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. various			2010	]⊤	T		
World Finance Corporation 923 N Main St Mountain Grove, MO 65711	-	J	personal loans		D		1,000.00
Account No. xxxxxx36SC	╁	┢	07-2004	+	$\vdash$	╁	
Wright County Associate Court P.O. Box 58 Hartville, MO 65667		J	ADM Alliance Nutrition				
							1,677.00
Account No.  Account No.							
Account No.	-						
Sheet no6 of _6 sheets attached to Schedule of				Sub			2,677.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	2,077.00
			(Report on Summary of So		Γota dule		104,716.73

Case 10-62375-abf7 Doc 1 Filed 09/28/10 Entered 09/28/10 14:02:16 Desc Main Document Page 29 of 54

B6G (Official Form 6G) (12/07)

In re	Lonnie J Sartor,	Case No
	Sandra L Sartor	

Debtors

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 10-62375-abf7 Doc 1 Filed 09/28/10 Entered 09/28/10 14:02:16 Desc Main Document Page 30 of 54

B6H (Official Form 6H) (12/07)

In re	Lonnie J Sartor,	Case No
	Sandra L Sartor	

Debtors

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

Case 10-62375-abf7 Doc 1 Filed 09/28/10 Entered 09/28/10 14:02:16 Desc Main Document Page 31 of 54

**B6I (Official Form 6I) (12/07)** 

In re	Lonnie J Sartor Sandra L Sartor		Case No.	
		Debtor(s)		

#### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	DOLLAR		
Debtor's Marital Status:		S OF DEBTOR AND SI	POUSE		
Married	RELATIONSHIP(S):  Daughter	AGE(S):			
Employment:	DEBTOR		SPOUSE		
Occupation	laid off 8/2010	in home aide			
Name of Employer	Thomason Brothers, Inc	Oxford Health	ncare		
How long employed	·	7 months			
Address of Employer					
INCOME: (Estimate of average	or projected monthly income at time case filed)		DEBTOR		SPOUSE
	and commissions (Prorate if not paid monthly)	\$	446.62	\$	1,408.33
2. Estimate monthly overtime		\$ _	0.00	\$	174.63
3. SUBTOTAL		\$	446.62	\$	1,582.96
4. LESS PAYROLL DEDUCTION	ONS				
<ul> <li>a. Payroll taxes and social</li> </ul>	security	\$	34.17	\$	212.33
b. Insurance		\$	0.00	\$	0.00
c. Union dues		\$_	0.00	\$	0.00
d. Other (Specify):			0.00	\$	0.00
_		\$	0.00	\$	0.00
5. SUBTOTAL OF PAYROLL	DEDUCTIONS	\$	34.17	\$	212.33
6. TOTAL NET MONTHLY TA	AKE HOME PAY	\$	412.45	\$	1,370.63
	on of business or profession or farm (Attach detailed sta	atement) \$_	0.00	\$	0.00
8. Income from real property		\$	0.00	\$	0.00
9. Interest and dividends		\$ _	0.00	\$	0.00
dependents listed above	pport payments payable to the debtor for the debtor's u	se or that of	0.00	\$	0.00
11. Social security or government (Specify):	nt assistance	\$	0.00	\$	0.00
		<u> </u>	0.00	\$	0.00
12. Pension or retirement incom	e	<u> </u>	0.00	\$	0.00
13. Other monthly income		· <u>-</u>		· <del>-</del>	
(Specify):		\$	0.00	\$	0.00
		\$	0.00	\$	0.00
14. SUBTOTAL OF LINES 7 T	HROUGH 13	\$_	0.00	\$	0.00
15. AVERAGE MONTHLY IN	COME (Add amounts shown on lines 6 and 14)	\$_	412.45	\$	1,370.63
16. COMBINED AVERAGE M	ONTHLY INCOME: (Combine column totals from lin	ne 15)	\$	1,783.	08

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Case 10-62375-abf7 Doc 1 Filed 09/28/10 Entered 09/28/10 14:02:16 Desc Main Document Page 32 of 54

B6J (Official Form 6J) (12/07)

In re	Lonnie J Sartor Sandra L Sartor		Case No.	
		Debtor(s)	-	

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comple expenditures labeled "Spouse."	ete a separate	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	300.00
a. Are real estate taxes included? Yes No _X_	<u> </u>	
b. Is property insurance included? Yes No X		
2. Utilities: a. Electricity and heating fuel	\$	130.00
b. Water and sewer	\$	0.00
c. Telephone	\$	0.00
d. Other	\$	0.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	450.00
5. Clothing	\$	125.00
6. Laundry and dry cleaning	\$	0.00
7. Medical and dental expenses	\$	50.00
8. Transportation (not including car payments)	\$	325.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	50.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	0.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the		
plan)		400.00
a. Auto	\$	188.00
b. Other	\$	0.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other See Detailed Expense Attachment	\$	165.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	1,783.00
<ul><li>19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:</li><li>20. STATEMENT OF MONTHLY NET INCOME</li></ul>		
a. Average monthly income from Line 15 of Schedule I	\$	1,783.08
b. Average monthly expenses from Line 18 above	\$	1,783.00
c. Monthly net income (a. minus b.)	\$	0.08

Case 10-62375-abf7 Doc 1 Filed 09/28/10 Entered 09/28/10 14:02:16 Desc Main Document Page 33 of 54

B6J (Off	icial Form 6J) (12/07)
	Lonnie J Sartor
In re	Sandra L Sartor

	Case No.

Debtor(s)

## $\frac{SCHEDULE\ J\text{ - }CURRENT\ EXPENDITURES\ OF\ INDIVIDUAL\ DEBTOR(S)}{Detailed\ Expense\ Attachment}$

#### **Other Expenditures:**

extracurricular activities, band, etc for child	\$	75.00
household cleaning supplies	<u> </u>	55.00
pers hyg, etc	\$	35.00
Total Other Expenditures	\$	165.00

Case 10-62375-abf7 Doc 1 Filed 09/28/10 Entered 09/28/10 14:02:16 Desc Main Document Page 34 of 54

B6 Declaration (Official Form 6 - Declaration). (12/07)

## United States Bankruptcy Court Western District of Missouri

In re	Lonnie J Sartor In re Sandra L Sartor			
		Debtor(s)	Chapter	7

#### DECLARATION CONCERNING DEBTOR'S SCHEDULES

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

	I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of sheets, and that they are true and correct to the best of my knowledge, information, and belief.				
Date	September 28, 2010	Signature	/s/ Lonnie J Sartor Lonnie J Sartor Debtor		
Date	September 28, 2010	Signature	/s/ Sandra L Sartor Sandra L Sartor Joint Debtor		

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Case 10-62375-abf7 Doc 1 Filed 09/28/10 Entered 09/28/10 14:02:16 Desc Main Document Page 35 of 54

B7 (Official Form 7) (04/10)

#### United States Bankruptcy Court Western District of Missouri

In re	Lonnie J Sartor Sandra L Sartor		Case No.	
		Debtor(s)	Chapter	7

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE
\$8,291.12 2010 YTD: Husband Thomason Brothers, Inc
\$-9,319.00 2009: farming loss
\$-929.00 2008: farming loss
\$5,919.12 2010 YTD: Wife Oxford Healthcare

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**AMOUNT** 

**SOURCE** 

#### 3. Payments to creditors

None

#### Complete a. or b., as appropriate, and c.

Individual or joint debtor(s) with primarily consumer debts. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF **PAYMENTS** 

AMOUNT PAID

AMOUNT STILL **OWING** 

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

> DATES OF PAYMENTS/

**AMOUNT** PAID OR VALUE OF **TRANSFERS** 

AMOUNT STILL

NAME AND ADDRESS OF CREDITOR

**TRANSFERS** 

**OWING** 

None

c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL **OWING** 

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None 

CAPTION OF SUIT

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AND CASE NUMBER **IKE & JUDY ARNALL vs LONNIE & SANDRA SARTOR, 10WR-AC00181** 

NATURE OF PROCEEDING **PETITION OF** 

COURT OR AGENCY AND LOCATION Wright County, Missouri STATUS OR DISPOSITION **Judgment** 

LANDLORD FOR **RECOVERY OF POSSESSION ON NON PAYMENT** OF RENT

HARTVILLE FEED. LLC vs LONNIE SARTOR & SANDRA SARTOR, 08WI-CV00394

Wright County, Missouri

**Pendina** 

<sup>\*</sup> Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

#### Case 10-62375-abf7 Doc 1 Filed 09/28/10 Entered 09/28/10 14:02:16 Desc Main Document Page 37 of 54

None 

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

Ike and Judy Arnall

DATE OF SEIZURE

8/30/2010

DESCRIPTION AND VALUE OF

PROPERTY

\$260 out of Progressive Bank account, still being held

3

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION. FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF **PROPERTY** 

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN

NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER

DESCRIPTION AND VALUE OF **PROPERTY** 

#### 7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

4

### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

Law Office of Patrick W. Rodery 1828 Porter Wagoner Blvd West Plains, MO 65775 DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 9/7/2010 AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
\$1,000.00

#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE. DESCRIBE PROPERTY TRANSFERRED DATE RELATIONSHIP TO DEBTOR AND VALUE RECEIVED 2/2010 Oliver 1755 tractor and loader with cab, traded **Judy Arnall** for about \$800 back rent, 2 months rent, and \$2900 cash landlord-tenant Larry Arnall 10/2009 traded 3 pt hay unroller for haybine parts, no money NONE **Mick Pool** 4/2010 Danuser post drive, \$900 Seymour none Norwood Sale Barn 7/2009 about 30 cattle (all they had), \$19,000 (Jerry Reed got some of the month, debtors lived on

None 1

none

b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

the rest)

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

## 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS DATE OF TRANSFER OR SURRENDER, IF ANY

5

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

## 14. Property held for another person

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

#### 15. Prior address of debtor

None

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

**ADDRESS** 6005 Hwy Z, Hartville MO 65667 NAME USED

DATES OF OCCUPANCY

Same

## 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

#### Case 10-62375-abf7 Doc 1 Filed 09/28/10 Entered 09/28/10 14:02:16 Desc Main Page 40 of 54 Document

DATE OF

NAME AND ADDRESS OF SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE I.AW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF **ENVIRONMENTAL** 

SITE NAME AND ADDRESS **GOVERNMENTAL UNIT** NOTICE LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER STATUS OR DISPOSITION

#### 18. Nature, location and name of business

None 

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six **years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

**ADDRESS** NATURE OF BUSINESS NAME **ENDING DATES** (ITIN)/ COMPLETE EIN **Sartor Dairy** various places rented dairy 1989-7/2009

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.



NAME **ADDRESS** 

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

### 19. Books, records and financial statements

None 

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

6

**ENVIRONMENTAL** 

**BEGINNING AND** 

NAME AND ADDRESS **Elaines Tax Service** 2680 Main Lain Mountain Grove, MO 65711

None

NAME

DATES SERVICES RENDERED 2007-present

DOLLAR AMOUNT OF INVENTORY

(Specify cost, market or other basis)

**ADDRESS** DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books

NAME **ADDRESS** 

of account and records, or prepared a financial statement of the debtor.

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

NAME AND ADDRESS **DATE ISSUED** 

INVENTORY SUPERVISOR

20. Inventories

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory,

and the dollar amount and basis of each inventory.

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY **RECORDS** 

21. Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS NATURE OF INTEREST PERCENTAGE OF INTEREST

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, None

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NATURE AND PERCENTAGE NAME AND ADDRESS TITLE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME **ADDRESS** DATE OF WITHDRAWAL

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year None

immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION Case 10-62375-abf7 Doc 1 Filed 09/28/10 Entered 09/28/10 14:02:16 Desc Main Document Page 42 of 54

8

## 23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

### 24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

### 25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	September 28, 2010	Signature	/s/ Lonnie J Sartor	
			Lonnie J Sartor	
			Debtor	
Date	September 28, 2010	Signature	/s/ Sandra L Sartor	
			Sandra L Sartor	
			Joint Debtor	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Case 10-62375-abf7 Doc 1 Filed 09/28/10 Entered 09/28/10 14:02:16 Desc Main Document Page 43 of 54

B8 (Form 8) (12/08)

## United States Bankruptcy Court Western District of Missouri

In re	Lonnie J Sartor Sandra L Sartor		Case No.	
III IC	Sandra L Sartor		Case Ivo.	
		Debtor(s)	Chapter	7

## CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

**PART A -** Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
Creditor's Name: Jerry Reed	Describe Property Securing Debt: Appaloosa stud horse, 2 appaloosa mares, quarter-horse mare, grade mare, 6 registered Border Collies, White 2-110 cab tractor, Farm Systems 4X4 loader tractor, Vermeer round baler, New Holland 489 haybine, Ford side delivery rake, Ford brus
Property will be (check one):	<u> </u>
☐ Surrendered	Retained
If retaining the property, I intend to (check at least  ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain _make payments_ (for example)	
Property is (check one):	
☐ Claimed as Exempt	■ Not claimed as exempt

# Case 10-62375-abf7 Doc 1 Filed 09/28/10 Entered 09/28/10 14:02:16 Desc Main Document Page 44 of 54

38 (Form 8) (12/08)		_		Page 2
Property No. 2				
Creditor's Name: Missouri Title Loan		Describe Property S 2000 Chevy 4 x 4	Securing Debt:	
Property will be (check one):				
☐ Surrendered	■ Retained			
If retaining the property, I intend to (ch ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain make regular		avoid lien using 11 U.S	S.C. & 522(f)).	
	ror example,	avoid nen dsing 11 C.	J.C. § 322(1)).	
Property is (check one):				
■ Claimed as Exempt		☐ Not claimed as ex	empt	
Attach additional pages if necessary.)  Property No. 1			, :III	A
Lessor's Name: -NONE-	Describe Leased Pr	operty:	U.S.C. § 365(1) YES	Assumed pursuant to 11 p)(2):
declare under penalty of perjury the personal property subject to an unexp		intention as to any pr		
Date September 28, 2010	Signature	/s/ Lonnie J Sartor Lonnie J Sartor Debtor		
Date September 28, 2010	Signature	/s/ Sandra L Sartor Sandra L Sartor Joint Debtor		

B 201A (Form 201A) (12/09)

WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2

# UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF MISSOURI

# NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

## 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

## 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

## Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

## Case 10-62375-abf7 Doc 1 Filed 09/28/10 Entered 09/28/10 14:02:16 Desc Main Document Page 46 of 54

Form B 201A, Notice to Consumer Debtor(s)

Page 2

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

## Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

## Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

## 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.

Case 10-62375-abf7 Doc 1 Filed 09/28/10 Entered 09/28/10 14:02:16 Desc Main Document Page 47 of 54

B 201B (Form 201B) (12/09)

## **United States Bankruptcy Court** Western District of Missouri

In re	Lonnie J Sartor Sandra L Sartor		Case No.	
		Debtor(s)	Chapter	7

## CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

## **Certification of Debtor**

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

Lonnie J Sartor Sandra L Sartor	X /s/ Lonnie J Sartor	September 28, 2010
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X /s/ Sandra L Sartor	September 28, 2010
	Signature of Joint Debtor (if a	ny) Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

Case 10-62375-abf7 Doc 1 Filed 09/28/10 Entered 09/28/10 14:02:16 Desc Main Document Page 48 of 54

B22A (Official Form 22A) (Chapter 7) (04/10)

	Lonnie J Sartor	
In re	Sandra L Sartor	According to the information required to be entered on this statement
	Debtor(s)	(check one box as directed in Part I, III, or VI of this statement):
Case N	lumber:	☐ The presumption arises.
(If known)		■ The presumption does not arise.
		☐ The presumption is temporarily inapplicable.

# CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedules I and J, this statement must be completed by every individual chapter 7 debtor, whether or not filing jointly. Unless the exclusion in Line 1C applies, joint debtors may complete a single statement. If the exclusion in Line 1C applies, each joint filer must complete a separate statement.

	Part I. MILITARY AND NON-CONSUMER DEBTORS	
1A	<b>Disabled Veterans.</b> If you are a disabled veteran described in the Declaration in this Part IA, (1) check the box at the beginning of the Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.	
IA	□ <b>Declaration of Disabled Veteran.</b> By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. §901(1)).	
1B	<b>Non-consumer Debtors.</b> If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.	
	☐ <b>Declaration of non-consumer debts.</b> By checking this box, I declare that my debts are not primarily consumer debts.	
	Reservists and National Guard Members; active duty or homeland defense activity. Members of a reserve component of the Armed Forces and members of the National Guard who were called to active duty (as defined in 10 U.S.C. § 101(d)(1)) after September 11, 2001, for a period of at least 90 days, or who have performed homeland defense activity (as defined in 32 U.S.C. § 901(1)) for a period of at least 90 days, are excluded from all forms of means testing during the time of active duty or homeland defense activity and for 540 days thereafter (the "exclusion period"). If you qualify for this temporary exclusion, (1) check the appropriate boxes and complete any required information in the Declaration of Reservists and National Guard Members below, (2) check the box for "The presumption is temporarily inapplicable" at the top of this statement, and (3) complete the verification in Part VIII. During your exclusion period you are not required to complete the balance of this form, but you must complete the form no later than 14 days after the date on which your exclusion period ends, unless the time for filing a motion raising the means test presumption expires in your case before your exclusion period ends.	
1C	□ Declaration of Reservists and National Guard Members. By checking this box and making the appropriate entries below, I declare that I am eligible for a temporary exclusion from means testing because, as a member of a reserve component of the Armed Forces or the National Guard	
	a. ☐ I was called to active duty after September 11, 2001, for a period of at least 90 days and ☐ I remain on active duty /or/ ☐ I was released from active duty on, which is less than 540 days before this bankruptcy case was filed;	
	OR	
<ul> <li>b. ☐ I am performing homeland defense activity for a period of at least 90 days /or/</li> <li>☐ I performed homeland defense activity for a period of at least 90 days, terminating on, wh</li> <li>540 days before this bankruptcy case was filed.</li> </ul>		

#### Part II, CALCULATION OF MONTHLY INCOME FOR § 707(b)(7) EXCLUSION Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed. a. Unmarried. Complete only Column A ("Debtor's Income") for Lines 3-11. ☐ Married, not filing jointly, with declaration of separate households. By checking this box, debtor declares under penalty of perjury: "My spouse and I are legally separated under applicable non-bankruptcy law or my spouse and I are living apart other than for the 2 purpose of evading the requirements of § 707(b)(2)(A) of the Bankruptcy Code." Complete only column A ("Debtor's Income") for Lines 3-11. ☐ Married, not filing jointly, without the declaration of separate households set out in Line 2.b above. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11. d. Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11. All figures must reflect average monthly income received from all sources, derived during the six Column A Column B calendar months prior to filing the bankruptcy case, ending on the last day of the month before Debtor's Spouse's the filing. If the amount of monthly income varied during the six months, you must divide the Income **Income** six-month total by six, and enter the result on the appropriate line. 3 Gross wages, salary, tips, bonuses, overtime, commissions. 1,209.00 984.00 **Income from the operation of a business, profession or farm.** Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part V. 4 Debtor Spouse Gross receipts 0.00 0.00 Ordinary and necessary business expenses 0.00 0.00 Business income Subtract Line b from Line a 0.00 \$ 0.00 Rents and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 5. Do not enter a number less than zero. **Do not include any** part of the operating expenses entered on Line b as a deduction in Part V. 5 Debtor Spouse Gross receipts 0.00 0.00 0.00 \$ 0.00 Ordinary and necessary operating expenses Rent and other real property income Subtract Line b from Line a 0.00 0.00 Interest, dividends, and royalties. 6 0.00 \$ 0.00 7 Pension and retirement income. 0.00 \$ 0.00 Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that 8 purpose. Do not include alimony or separate maintenance payments or amounts paid by your 0.00 \$ 0.00 spouse if Column B is completed. **Unemployment compensation.** Enter the amount in the appropriate column(s) of Line 9. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A 9 or B, but instead state the amount in the space below: Unemployment compensation claimed to be a benefit under the Social Security Act | Debtor \$ **0.00** Spouse \$ 0.00 0.00 0.00 Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or 10 domestic terrorism. Debtor Spouse \$ \$ Total and enter on Line 10 0.00 0.00 Subtotal of Current Monthly Income for § 707(b)(7). Add Lines 3 thru 10 in Column A, and, if 11 1,209.00 Column B is completed, add Lines 3 through 10 in Column B. Enter the total(s). 984.00

12	<b>Total Current Monthly Income for § 707(b)(7).</b> If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A.		2,193.00	
	Part III. APPLICATION OF § 707(b)(7) EXCLUSION			
13	Annualized Current Monthly Income for § 707(b)(7). Multiply the amount from Line 12 by the number 12 and enter the result.			
14	Applicable median family income. Enter the median family income for the applicable state and household size.  (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)			
	a. Enter debtor's state of residence: MO b. Enter debtor's household size: 3	\$	60,156.00	
	<b>Application of Section 707(b)(7).</b> Check the applicable box and proceed as directed.			
The amount on Line 13 is less than or equal to the amount on Line 14. Check the box for "The pres top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI or VII.			ot arise" at the	
	☐ The amount on Line 13 is more than the amount on Line 14. Complete the remaining parts of this statement			

Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15.)

D. ( W. CAL CUI A MICAL OF CUIDDENIE MONIBUL VINCOME FOR 8 5054 ) (A)						
	Part IV. CALCULATION OF CURRENT MONTHLY INCOME FOR § 707(b)(2)					
16	Enter the amount from Line 12.		\$			
17	Marital adjustment. If you checked the box at Line 2.c, enter on Line 17 the total of any income listed in Line 11, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If you did not check box at Line 2.c, enter zero.					
	a.	\$				
	b. c.	\$ \$				
	d.	\$				
	Total and enter on Line 17		\$			
18	Current monthly income for § 707(b)(2	2). Subtract Line 17 from Line 16 and enter the result.	\$			
	Subpart A: Deducti	CULATION OF DEDUCTIONS FROM INCOME ons under Standards of the Internal Revenue Service (IRS)				
19A	National Standards: food, clothing and other items. Enter in Line 19A the "Total" amount from IRS National Standards for Food, Clothing and Other Items for the applicable household size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)					
19B	National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) Enter in Line b1 the number of members of your household who are under 65 years of age, and enter in Line b2 the number of members of your household who are 65 years of age or older. (The total number of household members must be the same as the number stated in Line					
	a1. Allowance per member	a2. Allowance per member				
	b1. Number of members	b2. Number of members				
	c1. Subtotal	c2. Subtotal	\$			
20A		<b>non-mortgage expenses.</b> Enter the amount of the IRS Housing and sees for the applicable county and household size. (This information is the clerk of the bankruptcy court).	\$			

20B	Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and household size (this information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 42; subtract Line b from Line a and enter the result in Line 20B. Do not enter an amount less than zero.			
	<ul> <li>a. IRS Housing and Utilities Standards; mortgage/</li> <li>b. Average Monthly Payment for any debts secure home, if any, as stated in Line 42</li> </ul>			
	c. Net mortgage/rental expense	Subtract Line b from I	ine a. \$	
21	Local Standards: housing and utilities; adjustment. 20B does not accurately compute the allowance to whi Standards, enter any additional amount to which you contention in the space below:	h you are entitled under the IRS Housi	ng and Utilities	
22A	Local Standards: transportation; vehicle operation/You are entitled to an expense allowance in this category vehicle and regardless of whether you use public transportation to vehicles for which you pay the operation of the included as a contribution to your household expenses $\Box 0 \Box 1 \Box 2$ or more.  If you checked 0, enter on Line 22A the "Public Transportation. If you checked 1 or 2 or more, enter on Standards: Transportation for the applicable number of Census Region. (These amounts are available at www.	ry regardless of whether you pay the exportation.  erating expenses or for which the opera in Line 8.  ortation" amount from IRS Local Stand Line 22A the "Operating Costs" amount vehicles in the applicable Metropolitar sdoj.gov/ust/ or from the clerk of the b	lards:  tt from IRS Local Statistical Area or ankruptcy court.)	
22B	Local Standards: transportation; additional public to a vehicle and also use public transportation, and yo you public transportation expenses, enter on Line 22B Standards: Transportation. (This amount is available at court.)	contend that you are entitled to an add he "Public Transportation" amount fro	litional deduction for m IRS Local	
23	Local Standards: transportation ownership/lease exyou claim an ownership/lease expense. (You may not expended.)  1	aim an ownership/lease expense for more car from the IRS Local Standards: The bankruptcy court); enter in Line b the cas stated in Line 42; subtract Line b from the case of t	ransportation total of the Average	
	c. Net ownership/lease expense for Vehicle 1	Subtract Line b from Li	ne a.	
24	Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 23.  Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from Line a and enter the result in Line 24. Do not enter an amount less than zero.		ransportation total of the Average	
	a. IRS Transportation Standards, Ownership Costs Average Monthly Payment for any debts secure	\$ by Vehicle		
	b. 2, as stated in Line 42	\$		
	c. Net ownership/lease expense for Vehicle 2	Subtract Line b from Li		
25	Other Necessary Expenses: taxes. Enter the total average state and local taxes, other than real estate and sales tax security taxes, and Medicare taxes. Do not include real	es, such as income taxes, self employm		
26	Other Necessary Expenses: involuntary deductions is deductions that are required for your employment, such <b>Do not include discretionary amounts, such as volunt</b>	as retirement contributions, union due		

27	Other Necessary Expenses: life insurance. Enter total a life insurance for yourself. Do not include premiums for any other form of insurance.		\$
28	Other Necessary Expenses: court-ordered payments. E pay pursuant to the order of a court or administrative agen include payments on past due obligations included in L	\$	
29	Other Necessary Expenses: education for employment the total average monthly amount that you actually expendeducation that is required for a physically or mentally chall providing similar services is available.	\$	
30	Other Necessary Expenses: childcare. Enter the total av childcare - such as baby-sitting, day care, nursery and pres		\$
31	Other Necessary Expenses: health care. Enter the total health care that is required for the health and welfare of you insurance or paid by a health savings account, and that is include payments for health insurance or health saving	ourself or your dependents, that is not reimbursed by in excess of the amount entered in Line 19B. <b>Do not</b>	\$
32	Other Necessary Expenses: telecommunication services actually pay for telecommunication services other than you pagers, call waiting, caller id, special long distance, or into welfare or that of your dependents. Do not include any arms.	ur basic home telephone and cell phone service - such as ernet service - to the extent necessary for your health and	s
33	Total Expenses Allowed under IRS Standards. Enter th	he total of Lines 19 through 32.	\$
	-	al Living Expense Deductions enses that you have listed in Lines 19-32	
24	Health Insurance, Disability Insurance, and Health Sav the categories set out in lines a-c below that are reasonably dependents.		
34	a. Health Insurance	\$	
	b. Disability Insurance	\$	
	c. Health Savings Account	\$	\$
	Total and enter on Line 34.		
	If you do not actually expend this total amount, state yo below:	our actual total average monthly expenditures in the space	
	\$		
35	Continued contributions to the care of household or far expenses that you will continue to pay for the reasonable a ill, or disabled member of your household or member of y	and necessary care and support of an elderly, chronically	¢
36	Protection against family violence. Enter the total average actually incurred to maintain the safety of your family under the capitable federal law. The nature of these averages	ler the Family Violence Prevention and Services Act or	\$
	other applicable federal law. The nature of these expenses		\$
37	Home energy costs. Enter the total average monthly amo Standards for Housing and Utilities, that you actually expertrustee with documentation of your actual expenses, an	end for home energy costs. You must provide your case	
	claimed is reasonable and necessary.		\$
38	Education expenses for dependent children less than 18 actually incur, not to exceed \$147.92* per child, for attend school by your dependent children less than 18 years of as documentation of your actual expenses, and you must enecessary and not already accounted for in the IRS Sta	lance at a private or public elementary or secondary ge. You must provide your case trustee with explain why the amount claimed is reasonable and	\$

 $<sup>^{*}</sup>$  Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

39	Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary.				\$
40	Continued charitable contributions. Enter the amount that you will continue to contribute in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2).				\$
41	Total Additional Expense Deductions under § 707(b). Enter the total of Lines 34 through 40				\$
71	Subpart C: Deductions for Debt Payment				
Future payments on secured claims. For each of your debts that is secured by an interest in property that you					
42	own, list the name of the creditor, identify the property securing the debt, and state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 42.				
	Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance?	
	a.		\$	□yes □no	
			Total: Add Lines		\$
43	Other payments on secured claims. If any of debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.    Name of Creditor			\$	
44	Payments on prepetition priority claims. Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. Do not include current obligations, such as those set out in Line 28.				\$
	<b>Chapter 13 administrative expenses.</b> If you are eligible to file a case under Chapter 13, complete the following chart, multiply the amount in line a by the amount in line b, and enter the resulting administrative expense.				
45	issued by the Executive Office	strict as determined under schedules e for United States Trustees. (This w.usdoj.gov/ust/ or from the clerk of	x Total: Multiply Line	es a and b	\$
46	<b>Total Deductions for Debt Payment.</b> Enter the total of Lines 42 through 45.				\$
Subpart D: Total Deductions from Income					
47	Total of all deductions allowed under	r § 707(b)(2). Enter the total of Lines	33, 41, and 46.		\$
Part VI. DETERMINATION OF § 707(b)(2) PRESUMPTION					
48	Enter the amount from Line 18 (Current monthly income for § 707(b)(2))  \$				
49	Enter the amount from Line 47 (Total of all deductions allowed under § 707(b)(2))				\$
50	Monthly disposable income under § 707(b)(2). Subtract Line 49 from Line 48 and enter the result.				\$
51	<b>60-month disposable income under § 707(b)(2).</b> Multiply the amount in Line 50 by the number 60 and enter the result.				\$

1 1 1 1				
Initial presumption determination. Check the applicable box and proceed as directed.				
☐ The amount on Line 51 is less than \$7,025*. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI.				
☐ The amount set forth on Line 51 is more than \$11,725* Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remainder of Part VI.				
☐ The amount on Line 51 is at least \$7,025*, but not more than \$11,725*. Complete the remainder of Part VI (Lines 53 through 55).				
\$				
by the number 0.25 and enter the result. \$				
Secondary presumption determination. Check the applicable box and proceed as directed.				
☐ The amount on Line 51 is less than the amount on Line 54. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII.				
☐ The amount on Line 51 is equal to or greater than the amount on Line 54. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII.				
EXPENSE CLAIMS				
Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.				
n Monthly Amount				
\$				
\$				
\$ \$				
, c, and d \$				
FICATION				
I declare under penalty of perjury that the information provided in this statement is true and correct. (If this is a joint case, both debtors				
Cionatura, Iol I annia I Cartar				
Signature: /s/ Lonnie J Sartor Lonnie J Sartor				
(Debtor)				
Signature /s/ Sandra L Sartor				
Sandra L Sartor				

<sup>\*</sup> Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.